

**Information to identify the case:**

Debtor 1	<u>Levi D. Bloom</u>	Social Security number or ITIN	<b>xxx-xx-1960</b>
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	<u>Adrienne L. Bloom</u>	Social Security number or ITIN	<b>xxx-xx-1827</b>
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>			
Case number: <b>17-10192-TPA</b>			

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Levi D. Bloom

Adrienne L. Bloom  
fka Adrienne L. Huber

6/21/17

**By the court:** Thomas P. Agresti  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Levi D. Bloom  
 Adrienne L. Bloom  
 Debtors

Case No. 17-10192-TPA  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0315-1

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 43

Date Rcvd: Jun 21, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 23, 2017.

db/jdb  
 cr  
 14371587 +Levi D. Bloom, Adrienne L. Bloom, 77 Marlin Street, Brookville, PA 15825-1062  
 14371589 +Community Bank, N.A., P.O. Box 509, Canton, NY 13617-0509  
 14371590 +Chrysler Capital, PO Box 961245, Fort Worth, TX 76161-0244  
 14371591 Comenitycapital/DVDSBR, 995 W 112nd Ave, Denver, CO 80234  
 14371594 +Community Bank NA, 45-49 Court Street, Canton, NY 13617-1179  
 14371591 Community Bank, NA, PO Box 628, Olean, NY 14760-0628  
 14371594 David's, PO Box 659707, San Antonio, TX 78265-9707  
 14371595 +FEDLOAN Servicing, POB 60610, Harrisburg, PA 17106-0610  
 14371598 +Lowe's Customer Care, P.O. Box 1111, North Wilkesboro, NC 28656-0001  
 14371606 ++NORTHWEST SAVINGS BANK, P O BOX 337, WARREN PA 16365-0337  
 (address filed with court: Northwest Savings Bank, PO Box 1793, Warren, PA 16365)  
 14371605 +Northwest Savings Bank, 100 Liberty St, Warren, PA 16365-2497  
 14371607 +OneMain, PO Box 499, Hanover, MD 21076-0499  
 14371609 OneMain Financial, PO Box 1010, Evansville, IN 47706-1010  
 14373568 +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
 14371618 Windstream, PO Box 9001908, Louisville, KY 40290-1908

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: RVSVBICNOTICE1@state.pa.us Jun 22 2017 00:28:49 Pennsylvania Dept. of Revenue,  
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,  
 Harrisburg, PA 17128-0946  
 14371586 EDI: CAPITALONE.COM Jun 22 2017 00:13:00 Capital One Bank USA NA, 15000 Capital One Drive,  
 Henrico, VA 23238  
 14371583 EDI: CAPITALONE.COM Jun 22 2017 00:13:00 Capital One Bank, PO Box 85015,  
 Richmond, VA 23285-5015  
 14371582 +EDI: CAPITALONE.COM Jun 22 2017 00:13:00 Capital One, PO Box 30281,  
 Salt Lake City, UT 84130-0281  
 14371584 EDI: CAPITALONE.COM Jun 22 2017 00:13:00 Capital One Bank (USA) N.A, P.O. Box 71083,  
 Charlotte, NC 28272-1083  
 14371585 +EDI: CAPITALONE.COM Jun 22 2017 00:13:00 Capital One Bank USA NA, PO Box 30285,  
 Salt Lake City, UT 84130-0285  
 14371580 +EDI: CHRM.COM Jun 22 2017 00:13:00 Chrysler Capital, PO Box 961275,  
 Fort Worth, TX 76161-0275  
 14371588 EDI: WFNNB.COM Jun 22 2017 00:13:00 Comenitycapital/Dvdsbr, PO Box 182120,  
 Columbus, OH 43218-2120  
 14371593 +EDI: RCSFNBMARIN.COM Jun 22 2017 00:13:00 Credit One Bank, PO Box 98873,  
 Las Vegas, NV 89193-8873  
 14371592 +EDI: RCSFNBMARIN.COM Jun 22 2017 00:13:00 Credit One Bank, P.O. Box 60500,  
 City of Industry, CA 91716-0500  
 14371597 +E-mail/Text: ebnsterling@weltman.com Jun 22 2017 00:28:43 Kay Jewelers, 375 Ghent Road,  
 Akron, OH 44333-4600  
 14371596 E-mail/Text: ebnsterling@weltman.com Jun 22 2017 00:28:43 Kay Jewelers, P.O. Box 740425,  
 Cincinnati, OH 45274-0425  
 14371599 EDI: RMSC.COM Jun 22 2017 00:13:00 Lowes/Synchrony Bank, P.O. Box 530914,  
 Atlanta, GA 30353-0914  
 14371601 E-mail/Text: camanagement@mtb.com Jun 22 2017 00:28:42 M&T Bank, 1 Fountain Plaza FL 4,  
 Buffalo, NY 14203  
 14371600 E-mail/Text: camanagement@mtb.com Jun 22 2017 00:28:42 M&T Bank, Lending Services,  
 Customer Support, P.O. Box 900, Millsboro, DE 19966  
 14371602 EDI: MERRICKBANK.COM Jun 22 2017 00:13:00 Merrick Bank, PO Box 660702,  
 Dallas, TX 75266-0702  
 14371603 +EDI: MERRICKBANK.COM Jun 22 2017 00:13:00 Merrick Bank, 10705 S Jordan GTWY Ste 200,  
 South Jordan, UT 84095-3977  
 14371604 EDI: MERRICKBANK.COM Jun 22 2017 00:13:00 Merrick Bank Corp, PO Box 9201,  
 Old Bethpage, NY 11804-9001  
 14371581 EDI: AGFINANCE.COM Jun 22 2017 00:13:00 One Main, P.O. Box 742536,  
 Cincinnati, OH 45274-2536  
 14371608 +EDI: AGFINANCE.COM Jun 22 2017 00:13:00 OneMain Financial, 6801 Colwell Blvd,  
 C/S Care Dept., Irving, TX 75039-3198  
 14371610 E-mail/Text: bankruptcyteam@quickenloans.com Jun 22 2017 00:29:24 Quicken Loans,  
 1050 Woodward Ave., Detroit, MI 48226-1906  
 14371611 EDI: RMSC.COM Jun 22 2017 00:13:00 Synch/JC Penney, PO Box 965007,  
 Orlando, FL 32896-5007  
 14371612 EDI: RMSC.COM Jun 22 2017 00:13:00 Synch/JC Penneys, PO Box 965036,  
 Orlando, FL 32896-5036  
 14371613 EDI: RMSC.COM Jun 22 2017 00:13:00 Synch/Synch Bank Sport, PO Box 965036,  
 Orlando, FL 32896-8245  
 14371614 EDI: RMSC.COM Jun 22 2017 00:13:00 Synchrony Bank/JCP, P.O. Box 960090,  
 Orlando, FL 32896-0090  
 14371615 +EDI: RMSC.COM Jun 22 2017 00:13:00 Synchrony Bank/Lowes, PO Box 965005,  
 Orlando, FL 32896-5005  
 14371616 EDI: VERIZONWIRE.COM Jun 22 2017 00:13:00 Verizon, P.O. Box 25505,  
 Lehigh Valley, PA 18002-5505

District/off: 0315-1

User: admin  
Form ID: 318

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Total Noticed: 43

Date Rcvd: Jun 21, 2017

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

14371617 +EDI: RCSDELL.COM Jun 22 2017 00:13:00 WEBBANK/DFS, PO Box 81607, Austin, TX 78708-1607  
TOTAL: 28

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Quicken Loans Inc.  
cr Sterling Jewelers Inc dba Kay Jewelers  
cr\* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTALS: 2, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 23, 2017

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 21, 2017 at the address(es) listed below:

James Warmbrodt on behalf of Creditor Quicken Loans Inc. bkgroup@kmlawgroup.com  
Keri P. Ebeck on behalf of Creditor Sterling Jewelers Inc dba Kay Jewelers kebeck@weltman.com,  
jbluemle@weltman.com  
Office of the United States Trustee ustregion03.pi.ecf@usdoj.gov  
Sharon L. Smith on behalf of Joint Debtor Adrienne L. Bloom slschmedler@gmail.com,  
slschmedler@gmail.com  
Sharon L. Smith on behalf of Debtor Levi D. Bloom slschmedler@gmail.com, slschmedler@gmail.com  
Tamera Ochs Rothschild trothschild@gmx.com, pa70@ecfcbis.com

TOTAL: 6